

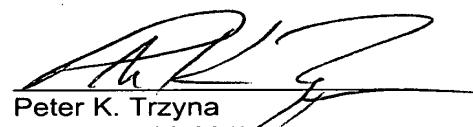
exchange" in the twelfth line of Claim 98. In the course of preparing the enclosed Rule 312 Amendment to correct the Examiner's Amendment, it was observed that Claim 97 had been amended to delete "through a financial exchange" from the body of the claim, with the element in the preamble. Accordingly, the enclosed Rule 312 Amendment makes the body of each claim consistant with the preamble. The Examiner is requested to reconsider the application with the foregoing amendment and proceed with issuance.

The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,

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